

In re:
Vanessa Gonzales
Debtor

Case No. 24-18022-WB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-2
Date Rcvd: Oct 01, 2024

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2024:

Recip ID	Recipient Name and Address
db	Vanessa Gonzales, 6475 Atlantic Ave Spc 955, Long Beach, CA 90805-8613
42161115	Cashback Loans, PO Box 6090, La Quinta, CA 92248-6090
42161120	+ First Notice Services, 9 Wills Way Bldg 3, Piscataway, NJ 08854-3770
42161128	+ Powerhouse Fitness, 1019 S Stimson Ave, City Industry, CA 91745-1630
42161135	+ Whittier College, 13406 Philadelphia St, Whittier, CA 90601-4413

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bhestonecf@gmail.com	Oct 02 2024 01:26:00	Benjamin Heston, Nexus Bankruptcy, 3090 Bristol Street #400, Costa Mesa, CA 92626
tr	+ EDI: BDMGOODRICH.COM	Oct 02 2024 04:50:00	David M Goodrich (TR), Golden Goodrich LLP, 3070 Bristol Street, Suite 640, Costa Mesa, CA 92626-3067
smg	EDI: EDD.COM	Oct 02 2024 04:50:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Oct 02 2024 04:50:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Oct 02 2024 01:26:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
42161108	EDI: ACECASHXPRESS.COM	Oct 02 2024 04:50:00	Ace Cash Express, 300 E John Carpenter Fwy Ste 900, Irving, TX 75062-2789
42161109	Email/Text: bkinfo@ccfi.com	Oct 02 2024 01:27:00	Ad Astra Recovery Services, 7330 W 33rd St N Ste 118, Wichita, KS 67205-9370
42161110	Email/Text: bnc@teampurpose.com	Oct 02 2024 01:27:00	Advance America, 1008 N Vermont Ave, Los Angeles, CA 90029-2620
42161111	Email/PDF: AffirmBKNotifications@resurgent.com	Oct 02 2024 01:28:13	Affirm, 650 California St Fl 12, San Francisco, CA 94108-2716
42161112	^ MEBN	Oct 02 2024 01:10:07	After Pay, PO Box 328, San Francisco, CA 94104-0328
42161132	Email/Text: fwdbctl@spotloan.com	Oct 02 2024 01:26:41	Spot Loan, PO Box 720, Belcourt, ND 58316-0720
42161113	Email/Text: customerservice@brightlending.com	Oct 02 2024 01:38:00	Bright Lending, PO Box 578, Hays, MT 59527-0578
42161114	EDI: CAPITALONE.COM	Oct 02 2024 04:50:00	CAPITAL ONE, PO Box 31293, Salt Lake City, UT 84131-0293

District/off: 0973-2

User: admin

Page 2 of 3

Date Rcvd: Oct 01, 2024

Form ID: 309A

Total Noticed: 36

42161116	Email/Text: bkinfo@ccfi.com	Oct 02 2024 01:38:00	Check Into Cash, 5165 Emerald Pkwy Ste 100, Dublin, OH 43017-1095
42161117	Email/Text: bankruptcy@axcess-financial.com	Oct 02 2024 01:26:00	Check N Go, 7755 Montgomery Rd, Cincinnati, OH 45236-4291
42161118	^ MEBN	Oct 02 2024 01:09:46	Comenity Bank / Ulta, PO Box 650964, Dallas, TX 75265-0964
42161119	^ MEBN	Oct 02 2024 01:11:00	Eagle Valley Lending, 30 Tonto Apache Tribe, Ste 138, Payson, AZ 85541-5556
42161121	Email/Text: customerservice.us@klarna.com	Oct 02 2024 01:26:00	Klarna, 629 N High St Fl 300, Columbus, OH 43215-2929
42161122	Email/Text: mail@ldf-holdings.com	Oct 02 2024 01:26:00	Lendumo, PO Box 542, Lac Du Flambeau, WI 54538-0542
42161124	Email/Text: bankruptcy@mobiloans.com	Oct 02 2024 01:26:00	MobiLoans, PO Box 1409, Marksville, LA 71351-1409
42161125	Email/Text: EBN@Mohela.com	Oct 02 2024 01:26:00	MOHELA / Dept of Education, 633 Spirit Dr, Chesterfield, MO 63005-1243
42161123	Email/Text: bankruptcydpt@mcmcg.com	Oct 02 2024 01:27:00	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
42161126	EDI: AGFINANCE.COM	Oct 02 2024 04:50:00	OneMain Financial, 601 NW 2nd St, Evansville, IN 47708-1013
42161127	Email/Text: bankruptcypgl@plaingreenloans.com	Oct 02 2024 01:38:00	Plain Green Loans, 93 Mack Road, Suite 600, Box Elder, MT 59521
42161130	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Oct 02 2024 01:26:00	SEZZLE, 700 Nicollet Mall Ste 640, Minneapolis, MN 55402-2050
42161131	Email/Text: bankruptcy_department@clacorp.com	Oct 02 2024 01:26:00	Simple Fast Loans, 8601 Dunwoody Pl Ste 406, Atlanta, GA 30350-2550
42161129	Email/Text: BANKRUPTCY@SCHOOLSFIRSTFCU.ORG	Oct 02 2024 01:38:00	SchoolsFirst Federal Credit Union, PO Box 11547, Santa Ana, CA 92711-1547
42161133	EDI: SYNC	Oct 02 2024 04:50:00	Synchrony / Old Navy, PO Box 965005, Orlando, FL 32896-5005
42161134	EDI: WTRRN BANK.COM	Oct 02 2024 04:50:00	TD Bank / Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
42161136	Email/Text: bankruptcy@withuloans.com	Oct 02 2024 01:27:00	WithU Loans, 10600 S Pennsylvania Ave Ste 16 Pmb 828, Oklahoma City, OK 73170-4257
42161137	Email/Text: bankruptcy@axcess-financial.com	Oct 02 2024 01:26:00	Xact, Po Box 36454, Cincinnati, OH 45236-0454

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0973-2

User: admin

Page 3 of 3

Date Rcvd: Oct 01, 2024

Form ID: 309A

Total Noticed: 36

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: Vanessa Gonzales Social Security number or ITIN: xxx-xx-3643
First Name Middle Name Last Name EIN: --_-----
Debtor 2: Social Security number or ITIN: -----
(Spouse, if filing) First Name Middle Name Last Name EIN: --_-----
United States Bankruptcy Court: Central District of California Date case filed for chapter: 7 9/30/24
Case number: 2:24-bk-18022-WB

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

05/24

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Vanessa Gonzales	
2. All other names used in the last 8 years		
3. Address	6475 Atlantic Ave Spc 955 Long Beach, CA 90805-8613	
4. Debtor's attorney Name and address	Benjamin Heston Nexus Bankruptcy 3090 Bristol Street #400 Costa Mesa, CA 92626	Contact phone 951-290-2827 Email _____
5. Bankruptcy trustee Name and address	David M Goodrich (TR) Golden Goodrich LLP 3070 Bristol Street, Suite 640 Costa Mesa, CA 92626	Contact phone 714-966-1000 Email _____

3/

For more information, see pages 2 and 3 >

Debtor **Vanessa Gonzales**

Case number **2:24-bk-18022-WB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	255 East Temple Street, Los Angeles, CA 90012 The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. The trustee is designated to preside at the meeting of creditors. The case is covered by the chapter 7 blanket bond on file with the court.	Hours Open: 9:00 AM – 4:00 PM Contact phone 855-460-9641 Dated: 9/30/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 30, 2024 at 10:00 AM The trustee is designated to preside at the meeting of creditors. The case is covered by the chapter 7 blanket bond on file with the court.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 296 655 7138, and Passcode 8660120410, OR call 1 213 592 2709 For additional meeting information go to https://www.iustice.gov/ust/moc .
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 12/30/24 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

For more information, see pages 1 and 3 >

Debtor **Vanessa Gonzales**

Case number **2:24-bk-18022-WB**

13. Proof of Debtor Identification (ID) and Proof of Social Security Number(SSN)	The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, payment advice, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.
14. Failure to File a Statement and/or Schedule(s)	<p>IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS, the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial section 341(a) meeting of creditors and any continuance, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE, subject to the provisions of Bankruptcy Code section 521(i)(4), the court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section.</p> <p>SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREEDORES Y/U OTROS DOCUMENTOS REQUERIDOS, tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREEDOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN, de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 46o día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.</p>
15. Bankruptcy Fraud and Abuse	Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 915 Wilshire Blvd., Suite 1850, Los Angeles, CA 90017.

For more information, see pages 1 and 2 >